SPIRIT OF THE PRESS.

EDITORIAL OPINIONS OF THE LEADING JOURNALS UPON CURRENT TOPICS-COMPILED EVERY DAY FOR THE EVENING TELEGRAPH.

LIFE INSURANCE-THE KNICKER-BOCKER COMPANY.

No stronger proof of the necessity for the series of articles upon life insurance which we are publishing could have been furnished than the manner in which the affairs of the Knickerbocker Company have been discussed by the newspapers. Stripped of all exaggerations, the facts seem to us to be about as follows:-

This company had the misfortune to have in its employ local agents who involved their principals in a large number of bad riskspersons of feeble constitution, bad character, or intemperate habits. An investigation into the company's affairs, which was begun some months ago by the Superintendent of the Insurance Department, has been rigidly prose-cuted, and, we understand, resulted in a report highly favorable to the company. Meanwhile, however, a large number of policyholders, perhaps influenced by an instinct of caution, perhaps by the misrepresentations of the agents of rival companies, perhaps by misunderstanding, withheld their usual payments of premiums when they fell due, and thereby allowed their policies to lapse. The company was thus given its option to reassume the risks, or decline such as were unsound; and, according to our notion, acted wisely in making a discrimination. We do net see how in justice to the great body of policy-holders, to whom they stood in the relation of trustees, the directors could have done otherwise. The funds of a life insurance company are the accumulations of premiums paid into the common treasury by the whole body of the insured, together with the compound interest earned by their investment. The directors of the company are trustees of this fund, and it is their bounden duty not merely to pay losses as they occur, but, also, to see that no unhealthy insurers are admitted to participate in the benefits of the common fund, and thus injure the interests of the others. In pursuance of this duty, they, in the first place, subject each applicant to careful medical scrutiny, and then frame their contract with him in such a way that it shall be fair for both parties -the company and the insured. He gets a fair equivalent for his money, and binds the company to the rigid fulfilment of the obligations it assumes, while the company expects him to faithfully execute his part of the contract. The truth is that people act in this matter as they do in most other business transactions—they keep a sharp look out for what is to come to them in a bargain, and get as lightly as possible over the part they have to perfom. In other words, people make their bargains to favor themselves when they can. When the Knicker-bocker Company found itself and its patrons led, through misrepresentations on the part of applicants, into taking a number of bad risks, the only thing it could do was to face the music and pay such losses as might occur, but if, through violation of contract, any of these unhealthy policy-holders should offer it an advantage, to avail itself of it. This they have done, and every honest policyholder ought to support them in their action. Some persons seem to regard a life-insurance company as an eleemosynary institution, whose duty it is to pay out something for their personal benefit, without requiring anything in return, and the ignorance displayed by a good many journalists in discussing these matters goes far towards strengthening such a preposterous idea. The sooner the public understands that life insurance is simply a plan by which certain men, acting as trustees of a sum of money, and investing and reinvesting it, finally realize enough by the time the payer of this money dies to be enabled to hand over to his heirs the amount which has accumulated, the better. The plan is beneficent in the highest degree, of incalculable benefit to widows and orphans, perfectly legitimate, and in the hands of honest trustees, who are at the same time economical, wise business men, perfectly safe. It has been in operation more than a century, and despite all past imperfections, mistakes, and failures, is more flourishing to-day, and in the enjoyment of greater public confidence, than ever before. Any company in the world which would have done otherwise than the Knickerbocker has, ought to have its doors closed instantly, and its assets taken under the protection of the

DRINKING AMONG BUSINESS MEN.

From the N. Y. Times.

·The London journal which lately made an enslaught on drinking among ladies now makes a similar charge, with increased emphasis, upon the business community It declares that the use of spirituous liquors among merchants, bankers, and brokers has increased of late in the most alarming man-"The American bar system," it informs us, "which in New York and elsewhere has been carried to a height at which, through being so flagrantly scandalous and intolerable, it has almost begun to cure itself, has, unfortunately, taken root in London." cret drinking" among the mercantile classes "is free and uncontrolled;" and "the potations of city men are terribly en the increase." The reasons for this are several and manifest. One, it appears, is the telegraph. Formerly there was an interval between sending his letters and getting repliess, when a man of business could meditate calmly on his affairs. Now all things are decided off-hand, and consequently there is kept up a constant fever of excitement. Hence, nervous exhaustion ensues, and stimulants are resorted to. Another reason for excess is that business men, instead of living over their counting-houses or shops, as was once the custom, now almost invariably live several miles away. Most of them come to the city by rail, which works ill in various ways. In the first place, there is a constant anxiety about missing the train, so that nervous fatigue begins with the day. The journey by rail is pronounced unfavorable to digestion, and, according to some medical men, if taken every day, is injurious to the brain as well as the stomach and nerves. Besides these disturbing agencles, "overwork," the "strain of business, and the "anxieties of speculation," are set down as originating and nourishing those physical and mental conditions that lead men to seek the consolations of alcohol, and ultimately to become slaves to its fascinating influence.

There is no doubt some truth in all this. although it is hardly truth of the sort that warrants the air of discovery with which the Saturday Review announces it. Deplorable and extensive as is the habit of drinking in our own business community, we believe it has grown to be as bad, or perhaps even

before dinner do not drink at or after dinner, but the Englishmen who drink before dinner are pretty certain to do the other as well. There cannot be a question that it is safer and healthier, if men must drink at all, to drink at or after dinner than before it. It is equally certain, however, that those who do only one of the two are better off than those who do both. Thus, the city man of London, who not only takes "nips" and "pegs" throughout the morning, but swallows a great quantity of wine with his dinner, is at a disadvantage compared with his New York brother, who confines himself to the former set of stimulants. With both classes, the growing habit of concentrating the entire business of the day into a small fraction of it is, no doubt, prejudicial. Farly-closing movements are salutary in respect of saving the physical rather than the mental powers, just as are the organizations for shortening the hours of labor in still humbler social strata. But with men who do their entire day's work with their heads, the more deliberately it is done the better. Generally speaking, a given set of brains can only healthily secrete a given amount of thought in a stated time. If you habitually overwork the mind, or, so to speak, over-focalize its energies, you induce disease. It is plain that many men who do not care a straw for the exaltation of drink, or for its good fellowship, or for its flavor, resort to it to "sustain" themselves while habitually subjecting their powers to excessive strain. The competitions of business are in this way sapping and ruining many noble lives. And men of the world well know how numerous are the cases of sudden death in our business community—cases imputed to "heart disease," "paralysis," and the like, that are really the result of drinking, secret or other, which has been resorted to for the sake of keeping up strength in the unremit-ting and arduous battle of life.

Equally well do men of the world know how much easier it is to point out these evils than to correct them, to suggest remedies than to enforce their application. The dan-gerous theory that alcoholic stimulus can be better borne by brains that are actively and perpetually at work—if, indeed, such stimulus is not positively beneficial to such brains -has been much disseminated of late, and is undoubtedly very mischievous. Perhaps the temperance movement went too far, and, like all excess, is now followed by reaction; but whatever the influence or importance of this, it is certain that drinking in business circles, if less alarming among us than it was three years ago, is still practised upon a scale of deplorable magnitude, and that the evil calls for serious efforts to restrain and extirpate it. It is a favorite theory with many that palliatives are of doubtful service, and ought not to be recommended. With such thinkers, total abstinence is the only proper cure. We, however, venture to think that the application of more moderate treatment may sometimes be not unproductive of good. If, for example, business men were to cultivate and encourage the habit of refusing to take anything whatever of an intoxicating character before dinner—supposing the dinner hour to be 6 o'clock or later—it cannot be doubted an important reform might be effected. The adoption of this suggestion, we are persuaded, would bring benefits which more sweeping and less practicable remedies might altogether fail to assure.

THE GREAT DFMOCRATIC DIFFICULTY.

From the N. Y. Herald. The great difficulty which faces the Democracy of the nation is that of harmonizing the Northern and Southern wings of the party on the fourteenth and fifteenth amendments. Leading Southern Democratic journals keep up the cry that upon these issues their Northern brethren must face the music. The Mobile Register, for example, says that while the thirteenth amendment (which abolished and prohibited slavery) is all right, the reconstruction amendments-the fourteenth, declaring all persons born or naturalized in the United States citizens thereof, and entitled to equal civil rights, and repudiating the Rebel war debt, and declaring sacred the Union war debt, and the fifteenth amendment, establishing negro suffrage, stand upon another footing. The Southern Democracy will not recognize them; but what do the Southern Bemocracy demand? "Nothing more," says our Mobile Democratic contemporary, "than the national Democracy has already conceded in the New York Convention of 1868, when, in its platform, it declared these reconstruction mea sures 'unconstitutional, revolutionary, null and void." This is all; but this they do and will demand.

Here, then, is the great Democratic difficulty; and from General Grant's course on the Ku-klux queston it is evident that he intends to force the fight upon these two amendments, so obnoxious to the Democracy of the South and never recognized by the Democracy of the North. A late interviewer says that Mr. Stephens, of Georgia, Vice-President of the "so-called Confederate States," pronounces the fourteenth and fifteenth amendments "gross usurpations of power, passed by force and fraud." But a Northern Democratic organ, the New York World, proposes a Democratic compromise upon this difficulty, viz .: -That the Democracy of the nation consent to the recognition of these amendments until we have a judgment upon them from the Supreme Court. Now if these amendments can be carried into the Supreme Court we can understand how they can be there upset when the opportunity offers by the simple process of reconstructing the court itself.

How is this? In the Constitution the methods of adopting amendments thereto are laid down, but the method of the proclamation of the ratifification is left to Congress. So by the law of 1818 on the subject the Secretary of State is empowered to make the proclamation, and under this law the thirteenth, fourteenth and fifteenth amendments have been declared ratified and "valid, to all intents and purposes," as parts of the Constitution. The thing is fixed by the voucher of the Secretary of State; and to the Supreme Court, as to the rest of us, it is the 'supreme law of the land." Like the recognition of a State, these amendments are beyond the reach of the Supreme Court. If the question of the creation of the new State of West Virgleia had been within the jurisdiction of the Court, it is morally certain that the processes by which that State was created would have been declared irregular and void; but Chief Justice Taney had declared in the Rhode Island Dorr case the authority of Congress in the matter complete and conclusive. Equally so is the voucher of the Secretary of State, whose intelligence and good faith are not questioned touching the ratification of a constitutional amendment. It can, after his proclamation, be upset only by another amendment, adopted in a regular way.

The Supreme Court dodge, then, proposed as a compromise to the Southern Demogracy, will not do. The Northern Democracy must persuade their Southern brethren to acquiesce in the amendments in question, or go worse, in London. If it is worse there, the over to them in the repudiation of said amendreason is clear. Most Americans who drink ments, or prepare for a sectional split upon

to force the fight upon this subject. It is equally clear that if the Southern Democracy will only consent to fixed facts he may be flanked in 1872; but will those leading Southern fire-eaters consent? That is the question and there is the difficulty.

THE INEXTINGUISHABLE VITALITY OF THE DEMOCRATIC PARTY.

If one had easy access to the files of prominent Republican journals for the years 1863 -4-5, he might compile from them a curious body of extracts, illustrating the vanity of political prophecies. It was said and re-echoed, with endless repetition and every variety of phraseology, that the Democratic party was a dog that had had its day. There was no paper which so constantly rang the changes upon this text as the New York Times, then a journal of much consideration, which had not yet sunk into the empty brawler and common scold it has become since Mr. Raymond's lamented death. That journal, now branded as a reckless libeller by its Republican contemporaries, was then respectable. and it was possible to notice what appeared in its columns without a descent from the decencies and courtesies of journalism. At present, there is no person connected with it who has any recognized position, or possesses the slightest social or political consideration. It is a mere conduit for the ignoble spleen of writers who are under social ostracism. It is not the Times of to-day, but the Times edited by Mr. Raymond, whose opinions we think it worth while to notice. That journal, four or five years ago, declared a hundred times over that the Democratic party was dead, and that its corpse remained too long above ground without the rites of sepulture. The party had ruined itself by its course during the war. The public sentiment of the country repudiated it. It had no possible future. Such was the opinion of Mr. Raymond.

Most of the eminent Republican journalists agreed with him, and among others Mr. Thurlow Weed, who, although he had ceased to be the editor of the Albany Journal, was much addicted to publishing letters. That astute politician compared the Democratic party to the Hartford Convention Federalists. and asserted that it must inevitably meet a like fate. The parallel struck the Republican fancy, and was echoed by several hundred journals. They pretty unanimously agreed that the Democratic party had killed itself by its course during the war, and that the burial of its defunct carcass had been too long delayed. We are sorry that we have not at hand facilities for compiling eight or ten columns of extracts affirming this view. Time has passed on; the years have pursued

their ceaseless course; but, unfortunately for the credit of the prophets, their predictions have not been fulfilled. The corpse has stepped out of its coffin, and made such a display of muscle and vigor that the grave-diggers have more use for swords than spades. The Democratic party is relatively stronger now than it has been at any period since 1856. Instead of being regulated and scorned, like the Hartford Convention Federalists, it is courted and caressed by many of its former opponents. A majority of the surviving members of President Lincoln's Cabinet, who were in office when Messrs. Raymond and Weed's predictions were so confidently and complacently uttered, look with more favor to-day upon the Democratic than the Republican party. Secretary Chase was willing three years ago to be the Democratic candidate for President. Postmaster-General Blair, together with his father and brother, all earnest Republicans when the Democratic party was pronounced a corpse, are among the foremest in our ranks. If Secretary Welles is not a Democrat, he is surely no Republican: we dare say he voted for Governor English in the late Connecticut elec-tion. Secretary Seward long ago ceased to be a Republican leader. Andrew Johnson returned to the Democratic fold almost as soon as he became President. If that able statesman, Charles Francis Adams, is still a Republican, nobody in that party trusts him. General Grant ignores him as completely as he ignores Andrew Johnson. John Quincy Adams, a Republican when the Democratic party was proclaimed dead, has since been twice the Democratic candidate for Governor of Massachusetts. David A. Wells, a zealous Republican in those days, holds an appointment under the Demo-cratic Governor of New York. Those eminent Republicans, Gratz Brown and Carl Schurz, made a coalition with the Democratic party in Missouri. John A. Logan, Lyman Trumbull, Governor Alcorn, and Governor Geary, would prefer a liberal Democratic President to the re-election of General Grant, and at least one of the four would be willing to be the Democratic candidate bimself. Now it is evident that a party which has, within the last three or four years, made so many proselytes, was prematurely consigned to the tomb.

Nor is it among statesmen alone that the Democratic party has gained accessions from the ranks of its opponents. The crests of the waves merely show in what direction the body of waters is moving. We can point to one perfectly conclusive proof that the Democratic party is altogether stronger among the mass of the people than it was three or four years ago. The conclusive proof is thisthat the large accession of colored voters since the adoption of fifteenth amendment has not enabled the Republican party to hold its own. It is weaker than it was before it received its hosts of black reinforcements. Of course, then, there has been a stampede of white voters which the negro vote does not suffice to balance. There is not a Republican politician in the country who believes that if suffrage were withdrawn from the negroes, and our elections were again to be controlled by the same body of voters as in 1868, there would be any possibility of electing a Republican President in 1872. Surely, then, the Republican party has greatly declined in strength among the mass of intelligent

white citizens. We do not care at present to go at any length into the reasons why the predicted death of the Democratic party has been so signally falsified by the progress of events. The sober second thought of the people incorses the course of the Democratic party even during the war. There is nobody who now believes that the contest was shortened a single day by those outrages upon liberty and flagrant violations of the Constitution, arbitrary arrests, and suspension of the habeas corpus. Most thoughtful men will concede that the paper legal-tender was a curse, which swelled the volume of the national debt in proportion to the inflation of the currency, besides deranging and debauching the business of the country. The reconstruction measures have not beneated the South, General Grant himself being the judge. Compare his report to President Johnson in the winter of 1866 with his recent South Carolina proclamation and his urgency for the Kuklux bill, and observe how, according to his

periment. Whatever may be the causes, nobody can

own testimony, the condition of the South

has deteriorated under the reconstruction ex-

them. It is clear that General Grant intends | dispute the fact that the Democratic party is a great deal stronger at present than it was four or five years ago when all the Republican journals were employed in erecting its tombstone and engraving its epitaph. None of them talk of coffins and tombstones now. The likening of the party to the Hartford Convention Federalists was long ago dropped. Morton, Grant, and Colfax have opened the Presidential campaign a full year in advance of the usual time, because they fear the growing strength of the Democracy, and they resort to wholesale defamation and calumny because they know they would be beaten on a truthful presentation of the real issues. The Tribune has again and again predicted that the election of next year will be one of the most strenuous and hotly contested in our political history. Surely the Republicans have cessed to believe that in coming into the field against the Democracy they are fighting a corpse. They will find in the event that they have more than their match.

ABRIDGING FREE SPEECH.

From the N. Y. Tribune. There is now in the hands of the Governor, awaiting his signature, a bill amending and adding to the code. One of these amendments is a blow at the right of free speech, which should incite the indignation of every man who wishes to retain at least the right to criticise those proceedings of the courts which are constantly depriving citizens of their property. The amendment in question is an addition to the code which provides that courts of record shall have the power which courts had at common law, to punish as for contempts. Those acts or words which were contempts at common law are declared to be contempts of court now. The proceedings to punish shall be conducted "in such manner as the court shall direct," and the punishment-which may be by fine or imprisonment, or both-shall be "in the discretion of the court." All inconsistent laws are repealed.

The object of this is very apparent. At common law the rules in regard to contempts of court were very severe. As the liberty of the press and freedom of speech extended, statutes were passed restricting the power of punishing for contempt to certain acts, and within certain defined limits, which insured the decorum and good order of courts, but left to the citizen the right of free criticism. And the maximum punishment which could be inflicted in a contempt proceeding was a fine of \$250 and 30 days' imprisonment. All these restrictions and limitations are now to be swept away. This amendment is designed to prevent the press and the public from speaking of the proceedings of certain judges. It is an attempt to choke off all protest against judicial outrages, by giving the absolutely uncontrolled power to any judge to fine and imprison. Twenty years' imprisonment and a fine of \$100,000 may be legally inflicted. We are to be brought back to the stern rules of the middle ages, when, for instance, it was a contempt of court for a party to a cause, "upon a writ being served, to speak with contempt before be knows the contents of the writ, or from what court it issues." When an ex parte receiver comes to seize his prey, one who speaks with indignation of the process which is to deprive him of his property may be imprisoned and fined at the discretion of the court. We call public attention to this bill before the Governor signs it, though perhaps it might be well to let it take its course. Any attempt to enforce this outrage against freedom of speech may at last arouse a patient community which has rested quietly under so many wrongs.

Among the other provisions of the amendments are the following: - Allowing the Supreme Court to remove to itself any cause pending or to be brought in the Court of Common Pleas or the Superior Court-applying this to "motions heretofore made;" allowing foreclosure suits and partition suits to be brought in this district only in the Supreme Court; practically taking away the right to obtain a discovery of the books and papers of a corporation; requiring all actions against corporations to be brought in the district where the principal office of the company is situated. These last provisions are for the benefit of the Erie Railroad Company. They are to apply to all actions and proceedings now pending. If we had any other Governor than the one who signed the Eric Directory bil', the veto power would enable us to contemplate such legislative enormities with a composure not now attainable.



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LEGAL NOTICES.

IN THE COURT OF COMMON PLEAS FOR THE CITY AND COUNTY OF PHILADEL-PHIA.
In Divorce, December Term, 1869, No. 35.
ARTHUR H. WOODWARD vs. MELISSA T. WOOD-WARD.

To Melissa T. Woodward, the above-named respondent :- Please take notice that a rule has been entered in the above case, returnable SATURDAY May 6th, A. D. 1871, at 11 o'clock A. M., to show cause why a divorce a vinculo matrimonii should not be granted. Personal service having failed on ac-

count of your absence.

JOHN C. BULLITT,

No. 32 S. THIRD Street, Pauladelphia, Attorney for Libeliant. 4 20 thm2w

In the orphans' court for the city and county of philadelphia.

Estate of Thomas Brady, deceased.

The Auditor appointed by the Court to audit, settle, and adjust the account of Charles Judge and Michael Sullivan, Executors of the last will and testament of Thomas Brady, deceased, and testament of Thomas Brady, deceased, and to report distribution of the balance in the hands of the accountant, will meet the parties interested for the purpose of his appointment, on TUESDAY, May 9, 1871, at 12% o'clock P. Bi., at his office, No. 217 South TEIKD Street, in the city of Philadelphia.

IN THE COURT OF COMMON PLEAS FOR THE CITY AND COUNTY OF PHILADELPHIA.

March Term, 1871. No. 14. In Divorce.

WILLIAM HENRY STEEL VS. JOSEPHINE JANE

TO JOSEPHINE JANE STEEL, Respondent:-Please take notice that testimony will be taken in above entitled cause on behalf of the libellant on THURSDAY, May 11, 1871, at 3% o'clock P. M., at my office, No. 626 WALNUT Street, Philadolphia, Pa., before F. CARROLL, BREWSTER, Jr., Esq., the examiner appointed by the Court to take and report the same.

4 18 15t*

HENRY C. TERRY,
Autorney for Libellant.

Philadelphia Hardware House.

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